



USAID
FROM THE AMERICAN PEOPLE

Evaluation of Junior Achievement Bulgaria

Final Report



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TABLE OF CONTENTS

Executive summary	4
1. Introduction.....	5
2. Purpose of the evaluation.....	5
3. Background.....	5
4. Evaluation questions.....	7
5. Evaluation methodology.....	7
6. Data Limitations	9
7. Findings.....	9
1. <i>Is JAB optimally structured to achieve its program objectives?</i>	10
2. <i>What are the prospects of long-term sustainability of JAB's programs?</i>	12
3. <i>Have students' behavior and attitudes towards business changed as a result of the JAB activities?</i>	13
4. <i>How has the involvement of the business community in the development and implementation of JAB's program changed?</i>	17
5. <i>Have JAB programs affected changes in the education curricula/methodologies?</i>	18
8. Conclusions	20
9. Recommendations	21

TABLES

Table 1. Outreach growth of JAB's programs	10
Table 2. Compliance with JAW Organizational Standards	11

CHARTS

Chart 1: Map of cities participating in JAB programs.....	11
Chart 2: Teachers rating of business skills that students received.....	14
Chart 3: What do you think is the most important benefit of the JA program?.....	15
Chart 4: What Students learned as a result of JA courses participation.....	16
Chart 5: Students' suggestions for improvement of JAB programs	16
Chart 6: Teacher's evaluation of increasing Business community involvement.....	17
Chart 7: Main reasons for local business contribution.....	18

APPENDICES:

1. Scope of Work For Evaluation of Junior Achievement Program in Bulgaria
2. Agenda of the evaluation
3. List of documents reviewed
4. Mini-survey questionnaires for students
5. Mini-survey questionnaires for teachers
6. Mini-survey questionnaires for parents
7. Mini-survey questionnaires for business
8. Focus-group interview questions
9. List of interviewees
10. Some program documentation
11. Students' interview cards
12. Teachers' interview cards

PICTURES:

Cover page: Mr. Ognian Dimitrov and two of his Student Company teams (including the winning team on the left of Mr. Dimitrov) at the second round of the 2005 Annual Student Company competition, Radisson Hotel Sofia, 30 June 2005.

Picture 1: Interview with students in The Technical High School, Pravetz.....13

Picture 2: Interview with School administration in The National Finance and Economics Gymnasium, Sofia.....19

Terms and acronyms used in this report

AmCham	American Chamber of Commerce
Board	Board of Directors
CA	Cooperative Agreement
CEO	Chief Executive Director
CTO	USAID Cognizant Technical Officer
GDA	Global Development Alliance Initiative of USAID
JA	Junior Achievement
JAB	Junior Achievement-Bulgaria Foundation, implementer of Junior Achievement Programs in Bulgaria
JAI	Junior Achievement International
JAW	Junior Achievement – Worldwide
JA-YE Europe	Junior Achievement – Young Enterprise Europe
MES	Ministry of Education and Science
SOW	Scope of work
YES	Young Entrepreneurial Spirit

Executive summary

This evaluation was conducted to assess the prospects for long term sustainability of Junior Achievement-Bulgaria Foundation, after graduating from USAID assistance, and the impact of its entrepreneurship programs on the students' behavior and attitudes towards business.

Findings reported here are based upon interviews, questionnaires, and documents reviewed over the period June 26 through July 21, 2005. The Junior Achievement Bulgaria (JAB) evaluation consisted of three phases: **Phase I** – Preparation. During this phase the team worked on the evolution Scope of Work (SOW) and formulating of the main evolution questions. In addition to that, the team conducted desk research of available secondary sources of data. **Phase II** - Field research. The second phase of the evaluation included fieldwork conducted in Sofia, Pravetz and Botevgrad from June 27 until July 1, 2005. **Phase III** – Report preparation: The third phase of the evaluation included data tabulation, report drafting and presentation of the final evaluation report.

The team interviewed a total of 63 persons, including 5 JAB staff members, 7 JA teachers, 8 schools administrators, 36 students, 3 alumni, 3 private businesses representing local and international companies and 1 individual from the Ministry of Education and Science. Additionally the team reviewed the quarterly reports, USAID agreement with JAB, Board minutes, long-term strategic plan 2002-2005, pre-award review evaluation report etc. The full list of requested interviews and documents is attached.

This evaluation finds that JAB has achieved the expected results as it is stated in the organization long term strategic plan 2000-2005, as well as in USAID agreement with JAB. The accomplishments, achievements up to date are impressive and they provide a solid foundation for future efforts. The overall impact of the JA program in Bulgaria is quite remarkable. A total of 81 cities, 179 schools, 328 teachers and 9,000 students have participated in the JAB during 2004-2005 academic years. If we compare the participation in JAB with the last academic year we observe an increase of 35% in geographic coverage, 59% in participating schools, 85% in participating teachers and 29% in participating students when we compare against the last school year.

The future challenges the JAB faces are increasing the scope of action and outreach of JAB programs in the country. To achieve this, JAB needs to first stabilize the organization and then start working towards growth and program expansion. JAB expansion would help promote entrepreneurship on a much larger scale within the student population of Bulgaria thus empowering the SME development. Furthermore, once the program reaches sustainability in an expanded state, JAB would have the unique chance to intensify its cooperation with the international JA network, which would make Bulgarian students even more competitive internationally.

1. Introduction

This document summarizes the background and findings of an evaluation of Junior Achievement-Bulgaria, funded by the United States Agency for International Development. The main audience of this report has been identified as USAID/Bulgaria senior management, USAID/Washington Evaluation office, Junior Achievement-Bulgaria and Junior Achievement-Young Enterprise Europe.

2. Purpose of the evaluation

The purpose of the evaluation is to assess the prospects for long term sustainability of Junior Achievement-Bulgaria, after graduating from USAID assistance, and the impact of its entrepreneurship programs on the students' behavior and attitudes towards business.

The study seeks to ascertain whether the current organizational capacity of JAB can support its program objectives and what the prospects for viability in the longer of JAB are, including the level and quality of business community involvement in JAB programs.

The evaluation looks at the impact of the Students Company program as one of JAB's priorities in terms of its influence on the students' behavior and attitudes towards business and the changes the program has brought to the education methods and curricula in the schools.

The evaluation identifies sustainability and program issues and recommend appropriate actions and steps to address them, including additional assistance, if needed, to strengthen the institution and its performance.

3. Background

Junior Achievement in Bulgaria

USAID has supported JA economic education programs for young people in many developing countries all over the world. The education programs are developed and implemented by Junior Achievement through a partnership between business and education. The Junior Achievement programs were introduced in Bulgaria through Peace Corps Volunteers and in 1997 Junior Achievement-Bulgaria Foundation (JAB) was established.

JAB was established in Bulgaria as a non-profit organization with the goal to educate young people to value free enterprise, understand business and economics, develop ethical leadership, and be work force ready. The foundation implements education programs offering programs and courses in market economics and the development of the entrepreneurial spirit in the elementary, middle and high school. The education programs, including training materials, textbooks, etc., are franchise of Junior Achievement – Worldwide. The materials are translated into Bulgarian and most of them are adapted to the local environment.

JAB educational programs are incorporated in the educational curricular and offered to schools as elective subjects through a signed bilateral agreement between JAB and the Ministry of Education and Science (MES) since 1998. In the 2004/2005 academic year a total of 81 cities, 179 schools, 328 teachers and 9000 students participated in JAB programs. Implementation of each of JAB's education programs depends on the approval of the Ministry. JAB provides all program materials and trainings for teachers, while its corporate partners provide sponsorship and volunteer business consultants for the JA classroom. Because the programs are part of the official school curricular, teachers' salaries are paid by MES or the municipality, depending on the type of the school.

The number of business and other educational programs offered by JAB has increased over the years to include 7 programs for the students between 6 and 12 years, 4 programs for those between the age of 13 and 15, 6 programs for those between the age of 16 and 22. The Students Company program, Virtual Enterprise and Manager for a Day are among the most popular JAB activities. The Students Company program is especially favored by the students due to the hands-on experience it gives students in managing their own enterprise. The program rules allow for real, but limited, financial operations and generation of revenue. This was made possible under a special agreement with the Ministry of Finance which has been one of the ideological supporters of JAB's programs and activities.

JAB relations with USAID/Bulgaria

On December 12, 2003, USAID signed a one-year (ending December 31, 2004) 60,000 USD Cooperative Agreement (CA) with JAB to launch and implement a new “Young Entrepreneurial Spirit” activity as a model Global Development Alliance (GDA) initiative in Bulgaria. The goal of this new activity is *to create a strong public-private partnership between JAB and the business community to support entrepreneurship training and student operated mini-enterprises in Bulgaria*. By attracting private business interest in JAB activities and creating strategic alliances, JAB will foster the development of a healthy and efficient market economy in Bulgaria, fueled by ethical and entrepreneurial private sector competition. According to the program description of this activity JAB will be expected to achieve the following tangible results:

- To double the number of student-operated mini-enterprises and reach 100 student companies per year by 2005, thus creating opportunities for self-employment and small business development throughout Bulgaria.
- To improve JAB ability to work and promote entrepreneurship in the local municipalities outside Sofia and build strong network in the business community at the local level. To create opportunities for students to work on municipal projects – at least three municipal project over one fiscal year.
- To raise awareness of JAB potential for business people to work as volunteer business consultants and attract 100 new consultants as mentors and trainers in the classroom.
- To attract new donors and supporters to JA Bulgaria both from local and international business communities and to raise a minimum of \$50,000 in matching funds to the USAID support over the course of one fiscal year.

In February 2005 the CA was extended for 1 year to December 31, 2005 and increased the estimated cost of the award by adding 50,000 USD to the initial USAID contribution. The extended YES effort is concentrated on three key components – institutional, capacity and partnership building, including further development of its program curricular and program outreach, making JAB programs available for students from 7-22 years of age. JAB program events are also supported through several sections of the US Embassy, such as the Public Affairs Office and the Commercial office, including the involvement of the US Ambassador.

“Young Entrepreneurial Spirit” Program theory

JA Bulgaria is at a critical stage in its organizational development. There is compelling need to adapt the organization to the fast changing environment and modernize JAB current strategy and methods of attracting supporters from the local business community. Despite the fact that JAB have a highly developed product, proven brand name, solid network of schools and teachers and established student leaders, JAB is still struggling to meet its strategic goal of sustained growth and broad program expansion.

With USAID’s assistance, JAB is expecting to leverage resources, attract more private sector interest and build upon the reputation of JA in Bulgaria. With USAID/Bulgaria support and project sponsorship, more business executives and private organizations would recognize the accomplishments of JA in Bulgaria and would be willing to support JAB current programs and future endeavors.

The strategic goal of JAB’s “Young Entrepreneurial Spirit” activity is to increase the scope of action and outreach of JAB programs in the country. To achieve this, JAB needs to first stabilize the organization and then start working towards growth and program expansion. This will be achieved by means of increasing the awareness of JAB activities throughout the local business community, thus attracting more donors and supporters. JAB expansion would further help promote entrepreneurship on a much larger scale within the student population of Bulgaria thus empowering the SME development. Furthermore, once the program reaches sustainability in an expanded state, JAB would have the unique chance to intensify its cooperation with the international JA network, which would make Bulgarian students even more compatible internationally.

The following results would be achieved on account of this activity:

- ❖ Improve JAB ability to work and promote entrepreneurship in local municipalities outside Sofia and build a stronger network in the business community at the local level. Create opportunities for students to work on municipal projects.
- ❖ Raise awareness of JAB potential for business people to work as volunteer business consultants and attract 100 more as mentors and trainers in the classroom.

- ❖ Attract new donors and supporters to JA Bulgaria both from the local and from the international business communities and to raise a minimum of \$60,000 in matching funds to the USAID support.
- ❖ Increase sponsorship and in-kind support from the business community through a series of fundraising events.
- ❖ Double the number of student-operated mini-enterprises and reach 100 student companies per year by 2005, thus creating opportunities for self-employment and small business development throughout Bulgaria.

4. Evaluation questions

The main research questions of the evaluation were outlined in coordination with USIAD/Washington, Junior Achievement-Europe, JAB and USAID/Bulgaria. They are defined in the Evaluation SOW (Appendix 1.). For practical purposes the main questions were broken down into more detailed sub-questions that would facilitate information gathering and analysis. (Attachment 8.)

- 1. Is JAB optimally structured to achieve its program objectives and long-term sustainability?**
 - How has the JAB organizational structure changed over the years and as a result of the program growth?
 - Is JAB meeting its goals?
- 2. What are the prospects of long-term sustainability of JAB's programs?**
 - What are JAB's long term strategic goals and plans?
 - What are the financial prospects for long term sustainability?
 - How has the involvement of the local and international business in the JAB programs changed over the years?
 - What is the role of the Board of Directors in the strategic development of JAB?
 - What is the role of the Executive Director in the strategic development of JAB?
 - What is the financial dependency on donor funding?
- 3. Have students' behavior and attitudes towards business changed as a result of the JAB activities?**
 - What motivated the students to join the JA programs?
 - What were students' attitudes towards business BEFORE joining the JA programs and what are they AFTER they have joined the JA program?
 - Were there any other side-effects of the students' participation in the JA programs?
 - What is the role of the Alumni in the program?
- 4. How has the involvement of the business community in the development and implementation of JAB's program changed?**
 - What motivates the business to participate in the JA programs?
 - How has the involvement of the business in the program changed over the year?
 - What is the role of the business companies in teaching economic education programs in school?
 - What is the involvement of the local and international businesses?
- 5. Have JAB programs affected changes in the education curricula and teaching methodologies?**
 - What is the current status of the JA programs with regard to the official school curricular and how has it evolved over time?
 - How and why did schools participating in the JA programs decide to implement them?
 - What motivated the teachers to teach JA programs?
 - Are JA programs supported by the school administration?
 - How have JA teaching methods affected the teaching methods in the schools implementing the programs?

5. Evaluation methodology

This evaluation took the form of a rapid appraisal, which allowed for a quick, inexpensive, and relatively reliable way of grasping the essence, impact, and sustainability of Junior Achievement-Bulgaria and its programs.

The overall design strategy for this evaluation relied heavily on standard data collection and analysis tools such as:

- a) desk research of existing secondary sources of data – official reports, program documents, strategic plans, etc.;
- b) mini-surveys, using semi-structured questionnaires;
- c) key informant interviews, using a set of open-ended questions, and
- d) focus-group interviews with representatives of the identified target groups of the survey – high-school students, teachers, school administration, alumni members, JAB staff and JAB Board members, USAID CTO for JAB, business representatives, Ministry of Education and Science.

Both quantitative and qualitative data was collected. Quantitative survey data was processed using a specially developed survey database (www.dev.xsizer.net). The complete body of quantitative survey data was tabulated, reflecting gender and urban versus rural patterns in the changes of students' attitudes towards business. Summaries of the key informant and group interviews were analyzed, and all other data was reviewed.

Before-after comparison questions were used where possible to track the evolution in the JAB organizational structure, the change in students' attitudes and behavior, involvement of the business community in JAB programs, as well as the possible changes in the education curricula as a result of the JAB programs. Standards-now comparisons were used for evaluating the long-term sustainability of JAB in Bulgaria.

• Phase I – Preparation:

During the preparation phase the team conducted **desk research** of available secondary sources of data: JAB program and financial documents, reports, etc., provided by JAB and USAID's CTO. (For detailed list of documentation reviewed see Appendix 3.)

The team implemented **three mini-surveys of students, teachers and parents**. The *students and teachers mini-surveys* were based on semi-structured questionnaires, prepared by the team (Appendix 4. and Appendix 5.). The surveys were conducted by Kalina Vanova on June 20, 2005, at the first round of JAB's annual Students Company Award Ceremony at the Sheraton Hotel, Sofia. More specifically, the surveys were administered to:

- students from different school grades and from different parts of Bulgaria participating in the Students Company program as one of the most popular JA programs;
- teachers teaching the JA programs,

present at the event.

The *mini-survey of parents* was conducted as a regular mail survey, using a semi-structured questionnaire (Appendix 6.). The questionnaires for parents' were distributed randomly to the students participating in the event. An envelope with a stamp, return address and a deadline for receiving the completed questionnaires was provided together with the questionnaire in order to boost up the response rate.

Paper questionnaire surveys were translated from English to Bulgarian and verified by the evaluation team leader for correctness. The parents' questionnaire was coordinated with JAB and they were invited to contribute with their own questions.

The following response rates were achieved:

- 98.7% for students: 79 students' questionnaires were distributed and 78 were returned to the evaluator;
- 87.5% for teachers. However, the number of questionnaires distributed was only 8, due to the small number of teachers participating in the event;
- 30% for parents: 70 parents' questionnaires were distributed and 21 were returned to the evaluator via regular mail.

The survey data was processed using a specially developed by a university student database and tabulated for the purposes of the report by Alexander Nenkovic.

- **Phase II – Field research:**

The second phase of the evaluation included fieldwork conducted in Sofia, Pravetz and Botevgrad from June 27 until July 1, 2005 (for the detailed agenda see Appendix 2.). The evaluation team visited 3 high-schools in the towns of Botevgrad, Pravets and Sofia, selected on the basis of the requirement for capital versus other comparisons and within reasonable distance from the capital to allow for one-day trips. Focus-group interviews with local teachers, school administration and students were conducted in each of the three schools. A total of 9 focus-group interviews were conducted using a set of guiding interview questions, specifically tailored for the three groups of interviewees (Appendix 8.). Interviewees' names were recorded at the consent of the interviewees (Appendix 9. and Appendix 10.).

In Sofia, the evaluation team conducted focus-group interviews and key-informant interviews with JAB staff, JAB board members, local businessmen, JAB's CTO at USAID, representatives from the Ministry of Education and Science and JAB Alumni Club members. Free conversation style was, however, the team's primary interview technique (for list of people interviewed see Appendix 11. and for the set of guiding questions – Appendix 8.).

The team also attended the second round of the annual Best Students Company competition, held on June 30, 2005, at the Radisson Hotel, Sofia. The event presented a good opportunity for direct observation and for meetings with JA teachers.

- **Phase III – Report preparation:**

The third phase of the evaluation included data tabulation, report drafting and presentation of the final evaluation report.

6. Data Limitations

Having in mind that this evaluation was conducted as a part of the MSI Certificate Program in Evaluation, one can expect that the lack of evaluation experience of the team members was the major limitation of this evaluation. However, external factors also contributed. The following major limitations should be taken into consideration when reading and using the report's findings, conclusions and recommendations:

- a) The timing of the evaluation coincided with the end of the school year and the beginning of the school summer break. Thus the initial plan to reach out to more students and schools in the country could not be implemented.
- b) The majority of the interviews were interpreted from Bulgarian to English which inevitably accounted for some loss of information for the non-Bulgarian speakers in the process.
- c) The questionnaires used for the mini surveys were not pre-tested as prescribed by good evaluation practices.
- d) No particular sample selection techniques were applied at the time of the questionnaire distribution, e.g. every 5th student, etc.
- e) A very limited number of business representatives and board members were interviewed during the field trip due to their absence from the country.
- f) In 2 out of the 3 focus group interviews with students teachers were present. That might have affected students expressing their opinions freely and impartially.
- g) Timing for the field visit was a restriction. The five day period was not enough to allow the team meets with schools outside Sofia and in particular the ones in the rural and remote areas, so the team gave up the idea of measuring urban versus rural differences as defined in the Evaluation SOW.

Despite the limitations of the evaluation methodology, the evaluation findings point to some important conclusions which could be used by the key stakeholders as a starting point for some additional research, attention and if considered necessary – improvement.

7. Findings

The team's major findings are organized around the five main evaluation questions raised in our Evaluation SOW. Each of the findings is supported with the explanation on the information that led the team to these findings.

1. Is JAB optimally structured to achieve its program objectives?

1.1 JAB establishment

In Bulgaria, JAB was first run as a pilot Peace Corps program in 1996 and was officially registered as a not-for-profit organization on February 5, 1997. JAB's mission, as defined in JAB's Strategic Plan 2002-2005, is to *"educate young Bulgarians to value free enterprise, understand business and economics develop ethical leadership, and be workforce ready."* According to staff, JAB is designed to educate and equip Bulgarian youth, its next generation workforce, with the skills necessary to compete and succeed in the market place. To this end, JAB develops and implements economic education programs for young people through a partnership between business and education.

JAB is a member of Junior Achievement International's global network. A member of JA-YE Europe, the regional entity, JAB also partners with numerous multinational and national companies such as HP Bulgaria, Microsoft Bulgaria, Cisco Systems Bulgaria, Ideal Standard, Balkan News Corporation, Danfoss, Dnevnik Daily, and is a member of the several business organizations such as the Bulgarian International Business Association, the Bulgarian Business Leaders Forum, AmCham. The organization also works with grassroots, not-for-profit and grant-giving organizations, such as USAID. JAB has three main sets of activities:

1. Training, advising, and certification of teachers and business consultants to teach classes, approved by the Ministry of Education and Science, in economic and business education for general and vocational high schools, and as of recently, programs targeted at the elementary schools; program development and the introduction of new JA programs; and the printing of educational materials.
2. Organization, administration and facilitation of national and international students events and competitions, such as company trade fairs, essay competitions, etc., and short internship programs such as Manager for a Day, and supervision of and cooperation with the JAB Alumni Business Club.
3. Fundraising and securing grants to fund the above-mentioned activities as well as program materials; developing and nurturing partnerships with the business community for funding purposes as well as recruiting business consultants and advisers to secure hands-on experience.

JAB started off with 10 Peace Corps Volunteers, 20 classes and only 500 students. In academic year 2004-2005 the program is offered to estimated 9,000 students in 179 schools, which represents 17% of the high schools and general schools in Bulgaria and 2, 14% of the student population. The total number of high schools in Bulgaria is 1,050 and total number of students in high schools is 373,160. According to official JAB documentation, JAB is committed to supporting the development of at least 15,000 young entrepreneurs a year by the end of 2005. That would represent *"nearly 1 out of every 20 students and 1 out of every 5 schools in Bulgaria studying JA programs at the high school level ... at a cost of only \$6 per student."* JAB's vision for the by 2008 is to *"reach 1 in every 4 students in Bulgaria which will be making a significant impact in the development of civil society in the country"*.

Table 1. Outreach growth of JAB's programs

JAB PARTICIPATION FROM 1999/2000 TO 2004/2005				
ACADEMIC YEAR	Participating Cities	Participating Schools	Participating Teachers	Participating Students
1999-2000	35	70	100	2000
2000-2001	35	76	113	3500
2001-2002	40	90	113	4600
2002-2003	40	90	115	5000
2003-2004	60	97	115	7000
2004-2005	81	179	328	9000

JAB's organizational structure is based on the global standards of the JAW Policies Manual and Procedures Manual for member nations and the organization's by-laws. JAB has one central office located in Sofia, though the programs are taught throughout the country (see Map 1. on p.12).

Table 2. Compliance with JAW Organizational Standards

JAW standards for a member nation organization:	JAB Compliance:
a) A registered NGO.	a) JAB-Foundation registered in 1997.
b) A Board of Directors comprising of a minimum of 5 members with the majority of the members coming from the private sector. (In general board members are expected to contribute resources and contacts to the organization which is why large boards are encouraged).	b) JAB's Board is made of 8 prominent businesspersons.
c) Subcommittees vary but usually there is an executive committee, audit/finance committee, perhaps marketing, programs, special events, etc.	c) No formally established committees.
d) Staff: CEO plus program management staff.	d) CEO; 1 Program and Business Development Director; 1 Program Coordinator/Communications; 1 Office Manager/Marketing; 1 part-time accountant and a Teacher/Trainer.
e) Regional network/offices: either using schools as regional hubs or setting up regional centers. As organizations mature they may develop regional boards with authority to raise local funds and organize local events.	e) No regional network/offices have been established so far. JAB plans to develop a regional informal network of JAB Ambassadors.

1.2 JAB Staffing

Over the years the number of full-time personnel has varied, but currently it consists of 4 full-time personnel, including the CEO. Two of the staff members, the CEO and the Program Director, have been with JAB from the start-up of the organization which ensures continuity and sustainability in the development of the organization and its programs. The foundation is also supported by part-time personnel for such specific services as accounting services, web-site development and maintenance, and program materials translation and adaptation to the Bulgarian economic environment. On many occasions JAB is supported free of charge by the members of the JAB Alumni Club. According to JAB's CEO, one or two more people will be recruited to support JAB's program activities outside Sofia. JA-YE Europe provides regular *trainings* for member nations staff members. However, insufficient financial resources limit to a certain extent the regular participation of JAB staff.

1.3 Board of Directors

The size of JAB Board of Directors has varied over the years. In 2002 the Board consisted of 9 members, and in the next couple years stayed the same. Due to completion of terms of office for the majority of the board members, was reduced to 8. Currently, JAB has a 8-member Board of Directors that serves as a Governance body and a Board of Trustees which consists of 3 people and has an advisory role. The approach JAB is following is to gradually increase the board with a goal to recruit another three members till the end of the 2005 calendar year. Board members meet on quarterly basis. The Board is made of 6 prominent business persons, whose connections and status attract visibility and additional sponsors for JAB's programs. The JAB future plan is to attract additional Board members and reach the maximum 15 in total. Currently each board member is contributing 1,000 USD in cash and \$1,500 in-kind each year.

With the rapid growth of JAB, there has been a lot more travel and coordination pressure on the small JAB staff, and so the Board and the staff are now considering different options for sustainable regional growth. One of the ideas is to appoint JA Ambassadors from the business community in each region that could then lead to the creation of local task forces and boards these regional boards would have the responsibility of raising local funds to help hire staff to serve regional needs. However, according to staff, JAB Ambassadors will require initially a lot of technical support from JAB's office in Sofia in terms of program guidance, materials, etc. that will pose additional challenges to the small JAB office. So far 4 Ambassadors have been appointed.

Chart 1: Map of cities participating in JAB programs



2. What are the prospects of long-term sustainability of JAB's programs?

JAB has been operational as an independent non-for-profit since its establishment in 1997. Unlike some of the JA member nation organizations in East Europe, JAB was established without USAID financial support. Over the years JAB has built up a solid network of high-profile partners and supporters that has allowed the program to grow and expand its geographical coverage. Among those are the Ministry of Education and Science, the Minister of Finance, the US Ambassador, HP Bulgaria, Microsoft Bulgaria, various media partners, famous Bulgarian philanthropist Dimi Paniza, and many other influential public figures and businesspersons that support JAB's activities and initiatives. An example at hand is the high-profile of the members of the jury at the Best Student Company 2005 Competition, held on June 20 at the Sheraton Hotel in Sofia:

1. John Ayerst – Consultant, Ministry of Finance
2. Philippe Rombaut – General Manager, Agropolychim
3. Tania Kapoor – Program Manager, Counterpart Bulgaria
4. Radina Ralcheva – Account Director, MMD Bulgaria
5. Alexander Hristoff – Marketing Department, Mtel
6. Milena Simeonova – Deputy Editor-in-Chief, Pari Newspaper
7. Iliana Zaharieva – PR Manager, Hebros bank
8. Nelly Ferdinandova – Business Development Director, Health Insurance Fund
9. Kaloyan Bogdanov – Marketing Manager, Address Bulgaria
10. Kristina Kaneva – Brand Manager, My Coke, Coca-Cola Bulgaria

In an economic environment in which it is still very difficult to raise funds from the local business community, JAB has initiated successfully fundraising strategies to build relationships and increase the benefits of supporting JAB programs. After meetings with a number of key stakeholders in Sofia from HP Bulgaria and Balkan News Corporation and as well as USAID project managers, it is clear that JAB has a high profile among certain circles of the business community in the capital. JA has built strong relationships with a few different business associations, such as AmCham, Bulgarian International Business Association and Bulgarian Business Leaders Forum. Those relationships have led to JAB being highlighted at a few association events. Awareness of JAB programs has also increased due to key media partnerships such as bTV (owned by The Balkan News Corporation); the start of a new Daily Junior Newspaper in cooperation with one of the two top newspaper companies in Bulgaria. Another reason for the heightened awareness of the JAB programs is the annual Manager for a Day event that has been gaining momentum for the last few years and is on the line of becoming a tradition. Similar to JA's Job Shadow Day, Manager for a Day focuses on shadowing students with managerial executives, thus serving a higher profile and a smaller number of students. While also

extremely beneficial for students, the event has led to increased involvement from many other businesses inside and outside Sofia.

Along with funding from the business community, JAB has received support from USAID for the implementation of the “Young Entrepreneurial Spirit” Program. The main objective of USAID’s support for JAB was to support the organization’s institutional, capacity, and partnership building efforts. It could be argued that USAID’s financial support has helped significantly JAB’s ability to build the awareness of JAB through promotional materials and events. However, according to the CTO of YES project, the organizational structure of JAB has remained the same with a lot of responsibilities and powers concentrated in the position of the CEO.



Picture 1: Focus-group interview with students in The National High School for Computer Technologies, Pravetz

In spite of the very good awareness efforts in the capital, there seems to be shortage of JAB-related information outside Sofia. According to teachers and limited number of local business interviewed, JAB’s programs and goals are not very well popularized outside Sofia and the major cities. Although teachers and school administrations try to increase the awareness of JAB programs locally, they have restricted resources to do so. This limits their opportunities to recruit support from the local business community. One of the school headmasters interviewed, remarked that because of the many other requests for funding

coming from schools, it is difficult to attract the attention of local businesspersons for JAB’s programs. Students from the English language school in Pravetz, where JAB’s programs have been active at one point but then stopped because of the lack of teachers, especially request JAB to promote its programs in Pravetz, and their school in particular.

JAB’s plans for long-term development are described in various documents of the organization. The reviewed JAB strategic documents and plans point to a strategy heavily based on expansion, including the enrollment of new schools and teachers in the program and the introduction of new courses in the elementary schools. Building the organizational capacity of the organization is the other main focus of JAB’s strategy. However, the current Strategic business plan runs until the end of 2005 and there is not a new one in place yet. According to JAB’s CEO and the Board Chair the organization is currently working on the development of its next business strategy.

JAB acknowledges the need to step-up its business development efforts as a way to generate resources for the organization. The first serious attempt was the training in Business Ethics that JAB organized for Shell Sofia in July 2005 with the participation of students from the National Economic and Finance Gymnasium.

JAB operates on approximately \$130,000 annual budget. Approximately \$60,000 is raised from contributions of Board members and other private international organizations. Based on the amount and type of contributions that the private sector provides JAB has designed the following structure: Chairman’s club: contributions of \$ 2,500 and above; Director’s Club: \$1,000 – 2,500; Manager’s Club: \$500 – 1,000; and Patron’s Club: under \$500. Contributions from the business circles also constitute of many in-kind contributions, internship opportunities, advice and devoted personal time.

3. Have students’ behavior and attitudes towards business changed as a result of the JAB activities?

Currently JAB offers eight economic education programs for high-school students. Those are: Economics, Virtual Enterprise, Students Company, TTBiz, Leadership, Strategies for Success, Business Ethics and Banks in Action, as well as various competitions and initiatives such as essay writing, Manager for a Day, etc.

Participation in JAB programs is not limited by any requirements. Slightly majority of the students participating in the programs are girls (estimated ratio of girls to boys is 60:40). Students participating in the JAB programs are usually the ones that are brighter, more intelligent, motivated and committed, and some of them often have a vision about their future. One of the main reasons for this seems to be

the fact that some JAB programs such as the Students Company program require extra out-of-school activities and efforts on behalf of the students. Bulgarian students participating in JAB programs have proudly represented the country at various JAI events and competitions worldwide and have won many international awards.

The survey results and focus-group interviews with students and teachers report high levels of satisfaction with the quality of the JA programs and with the Students Company program in particular. Asked about their motivation to study JA programs among other offered electives, students gave the following rationale:

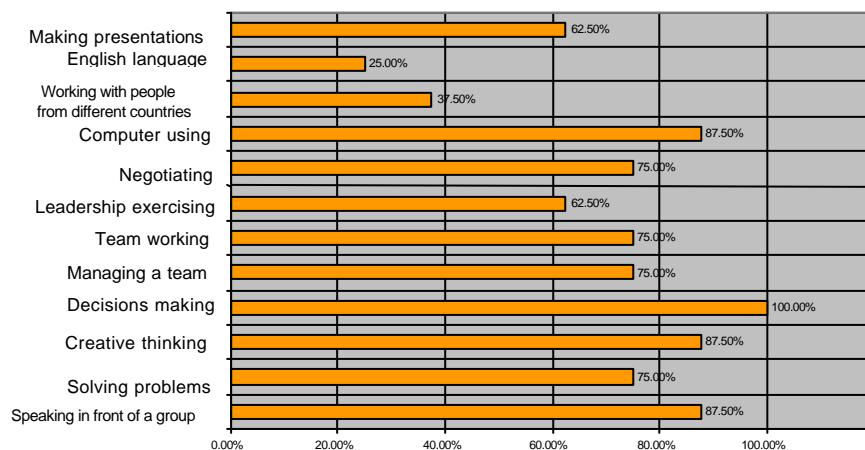
- New practical skills, knowledge and experience provided by the programs;
- Interesting methods of teaching;
- An opportunity to improve their English and PC skills;
- An opportunity to meet new people and find new friends;
- Personal satisfaction as a result of a good work;
- Participation in competitions and other JAB-related events.

Asked whether participation in JAB programs has changed their attitude toward business 100% of the students reply positively. Although not many students participating in the programs (the Students Company program in particular), have thought about starting their own business before joining the program, they have learned what the most important qualities, skills and tools that make a business and a businessman successful. Asked to describe them, the students recognize the hard work and motivation that stand behind a business success and describe those qualities and skills with the following words: *responsibility, teamwork, ambitious, risk-taker, clear vision*.

Students are very satisfied with business skills that they personally received. More than 95% of interviewed students evaluated received business skills as “**very good**” and “**good**”. Parents noticed high level of positive changing in their child's understanding of business. On question: “*Did you notice any positive changes in your child's understanding of business after her/his participation in the JA course?*”, all of them (100%) replied with “**yes**”. According to the teachers, the most valuable skills received by the students are *decision making, creative thinking, speaking in front of the group and using of computers*.

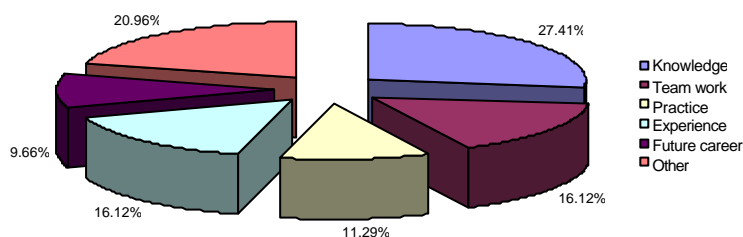
Chart 2: Teachers rating of business skills that students received

Teachers



Asked to identify the most important benefits of from their participation in the JAB programs students answered in 63 different ways, but all answers were possible to organize into 6 main groups, as it is shown on Chart 3.

Chart 3: What do you think is the most important benefit of the JA program?



According to parents participation in JAB programs has had a positive effect not only on students' business skills, but has also improved their school grades and has motivated them to start other extracurricular activities such as English courses and PC courses. The program has also helped many students decide on their future career plans. Asked about the effects of the JAB programs on students' career plans, 64.7% of the teachers stated that JA Students changed their future career plan: *"Instead of looking for job they will start their own business or they will enter the University."*

Asked what is their opinion on the following statement with: "Thanks to their participation in the JA courses students learned to ..." students, teachers and parents strongly agreed or agreed with the seven statements listed on Chart 4:

Chart 4: What Students learned as a result of JA courses participation

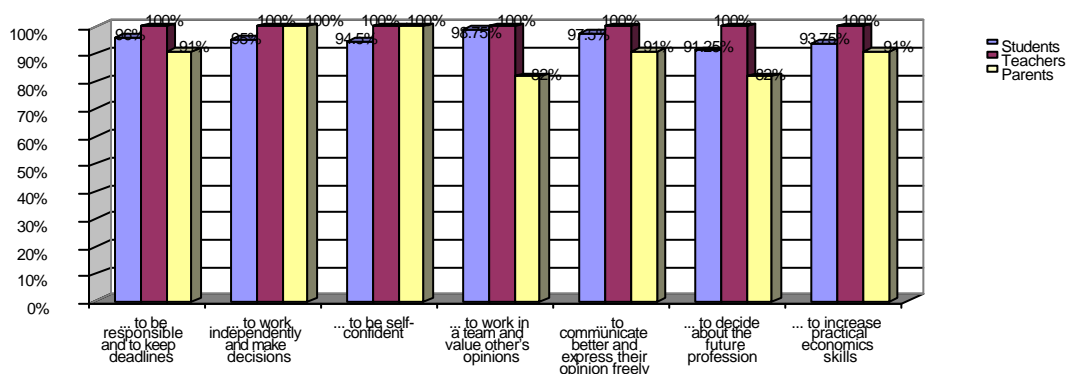
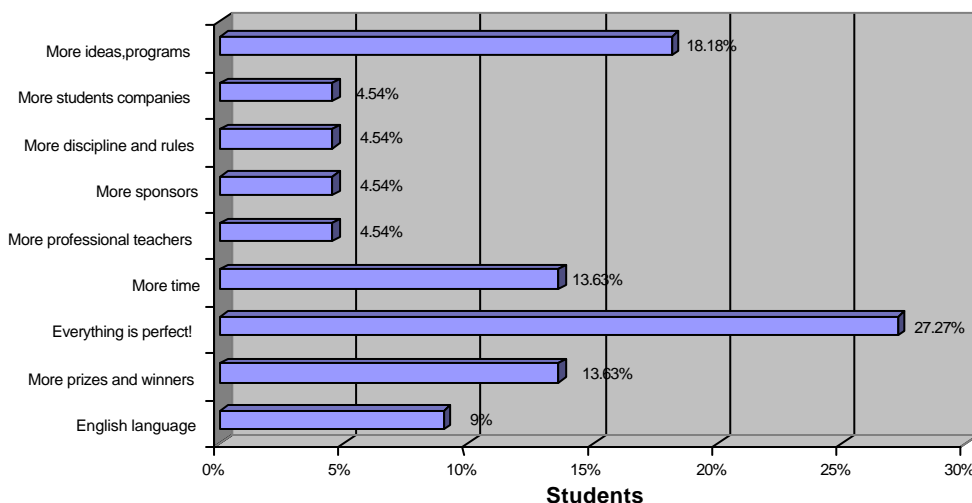


Chart 5: Students' suggestions for improvement of JAB programs



All students interviewed in these programs report that they would recommend the program to a friend. So would a large percents of the parents. Most of the students involved in JAB had one year experience and only some or very few of them had and three year experience. Most of the students report they like to see more exposure to other JAB programs and would like the programs to be studied in school for more than 1 semester or 1 year.

Asked what they would like to change in the JAB programs, 27.27% of the students replied that they like the program and would not like to see any changes. However a lot of students came up with ideas and suggestions for improvement, as shown on Chart 5.

Some parents responses that are relevant to changes in students' behavior and attitudes towards business as a result of JA participation showed that encouraging children to pursue a business career in Bulgaria supported 36.36 % of interviewed parents, but 54.54% would encouraging children to pursue a business career no matter where (Bulgaria or abroad). This is very important and showed that after transition period, for young people is very attractive to start their career in Bulgaria instead looking for a job abroad.

4. How has the involvement of the business community in the development and implementation of JAB's program changed?

Quantitative analyze of changing business community involvement in the development and implementation of JAB's program, was based mostly on Teachers Questionnaire results.

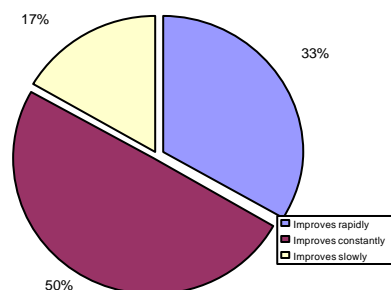
On question: *"Do you notice increasing of business community involvement in JA program implementation?"*, 85.71% interviewed teachers answered "Yes". From that group 50% stated that Business involvement increasing constantly (see Chart 6.)

On question: *"Do you receive support from local business companies or the municipality in order to implement JA programs?"*, 87.50% teachers answered that they received support from local business, and 62.50% answered that they received support from the local municipality.

Having in mind that only 2.13% of JAB Teachers population were included in questionnaire distribution and that they were representatives of the best schools this strong support and very positive attitude toward business community involvement has to be considered with caution and there is no doubt that there is room for improvement regarding engaging local business community.

In meetings with representatives from the local business community and international companies in Sofia, Pravetz and Botevgrad, there is no doubt that there is considerable interest in JAB. However, the most of current financial and in-kind contributions comes from the International business companies and Board Members. Currently the Board consists of 8 representatives who contribute \$1,000 in cash and \$ 1,500 in-kind annually. The dedicated interest from the local business community is still lacking. In one separate case like the private local businessman interviewed in Botevgrad (Genadi Tutovski, owner of "ATA Computers Co.") expressed the desire to help the program be implemented and expand its outreach to more students and teachers, but there was not enough on and a clear understanding of JAB programs and goals. However, once being introduced to JAB's programs and the participating students, business organizations open their doors and show willingness to hire students for short-term assignments and internships.

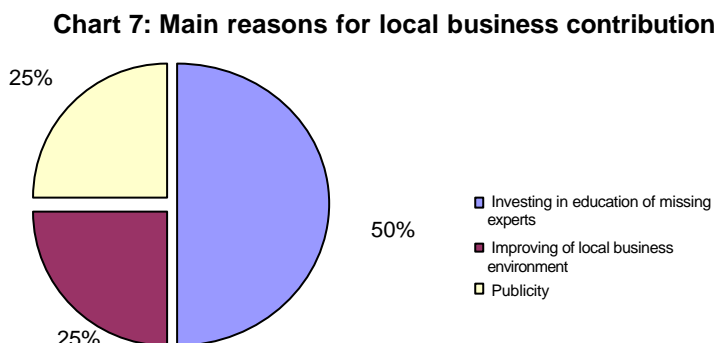
Chart 6: Teacher's evaluation of increasing Business community involvement



Qualitative analysis was based on interviews with Board members and business people. JAB Board members are prominent and influential private business people. They do contribute their time and money. During the last five years, JAB has been able to raise significant resources from the business community mostly international foundations to complement USAID's funding.

On question: *"What in your opinion stimulates the local business community to contribute in JA activities?"*, 50% interviewed teachers answered **"Investing in education of missing experts"** (see

Chart 7.) On the same question above mentioned private businessman Mr. Tutovski answered similarly. He is constantly looking for *“brilliant young people to be included in his business as employee, consultants or partners”*:



5. Have JAB programs affected changes in the education curricula/ methodologies?

Basic education in Bulgaria comprises two stages: basic education first stage from form I to form IV and secondary education from form V to form VII. Upper secondary education lasts for four or five years after completion of the basic education course and is provided in three types of schools: comprehensive (general secondary) schools, profile-oriented schools, vocational (technical and vocational-technical) schools. Studies lead to a Diploma for completed secondary education level and to a certificate of professional qualification awarded by professional schools. Depending on the source of funding, secondary schools are categorized as state, municipal and private schools. The curriculum of the various types of secondary schools in Bulgaria is set by the Bulgarian Ministry of Education and Science.

The Bulgarian educational system has proved to be one of the most problematic reform areas. It has been constantly undergoing changes since 1990, but with little or no success in resolving its major problems: poor quality of the general high school education and the lack of adequate professional training to meet the needs of the market; high price to pay for access to good schools, secondary schools and higher education institutions is added to the poor quality of education; outdated qualifications of teachers and shortcomings of curricula; poor condition of schools, lack of computers, increasing drop-out rates, especially children from minorities and in smaller towns and villages; low teachers' salaries, and the deficit of funds in the educational system as a whole. The educational system is also decisively making its way to the top of public ranking of high corruption areas or at least – gray economy.¹

In the midst of all the reform efforts in the past years and the changing government policies, JAB has succeeded in securing and maintaining a strategic partnership with the Ministry of Education and Science. In July 1998 MES and JAB signed a bilateral agreement that introduced 3 JAB economic education programs, namely JA Economics, Students Company and Virtual Enterprise, into the educational curricula of the high schools as follows:

- as elective courses in the comprehensive (general secondary) schools;
- as mandatory elective courses in the economic profile-oriented schools, and
- as an extracurricular activity in all other schools.

Under this bilateral agreement, MES suggest new schools for JAB programs and then sends invitation letters directly to the teachers to become involved and participate. This strategy increases buy-in from the education system because the Ministry feels some supervisory power over the process and the teachers are paid for the extra courses they teach. The bilateral agreement has been amended several times to include the new courses introduced by JAB over the years.

JAB's ultimate goal is to ensure that JA entrepreneurial programs are offered as an option in all types of schools and are available to students from 7-22 years of age. JAB is working in very close

¹ <http://www.earlywarning.bg/content.php?con=1&issue=19>

cooperation with the Ministry of Education and Science to constantly update and improve programs and track program impact. JAB plans to conduct a survey and a comprehensive evaluation on its entrepreneurial programs as part of the long-term vision and business support opportunities for the organization. MES has been a strategic partner of JAB and has recognized the role JAB plays in the development of entrepreneurial, business and economics education in the country. JAB is currently developing a comprehensive curriculum as part of the civic education component for 1-12 grade students which will allow the embedding of economic literacy, business skills and enterprise education in all types of schools and grade levels throughout the country.

Implementation of each of JAB's education programs depends on their approval by the MES. JAB provides all program materials and training, while its corporate partners provide sponsorship and volunteer business consultants for the JA classroom. The education programs, including training materials, textbooks, etc., are franchise of Junior Achievement – Worldwide. The materials are translated into Bulgarian and adapted to the local environment. The programs are taught primarily by teachers and in some cases by Peace Corps Volunteers. Business volunteers are considered an important part of the JAB programs. Currently only 5% of the classes have business volunteers, but this number is growing.

JAB programs are very well received by teachers and school administration. They are regarded as *innovative, fresh and different*. Teachers share JAB teaching methodologies with other colleagues but their implementation in other lessons depends on the imitateness and personality of the teacher. Teachers see the programs as an opportunity to increase their professional qualifications through the regular trainings organized by JAB. School administration, on the other hand, regard it as an opportunity to build up their reputation and attract more students to the less appealing vocational schools and school programs. A concern was raised by JAB staff that not all teachers trained to teach JAB programs actually do so. This poses additional challenges to JAB's small budget and the corresponding plans for expanding JAB's program outreach.

The types of program implemented in the schools depend on the availability of qualified staff, access to internet, and computers. Thus JAB programs relying largely on internet-based work – on-line exercises, on-line reading materials – turn out to be a challenge for the poorer schools to implement. Lack of qualified staff also limits the schools, especially those outside Sofia, in their selection of JAB programs. In Botevgrad's High School of Technology and Management the Virtual Enterprise program was dropped out of the curricular after the local Peace Corps Volunteer left the town. A similar thing happened to the Students Company program in Pravetz. Another challenge faced by some schools and students is the lack of financial resources (for travel and meals) for participation in national JAB events and initiatives, which are usually organized in Sofia and several other larger Bulgarian cities.

Despite the limited financial resources and some challenges to implementation, schools in Botevgrad, Pravetz and teachers from other schools in the country expressed their plans to increase the number of JAB courses in their curricular. Students, on the other hand would like to see JAB programs last for more than 1 semester (e.g. the Business ethics program) or more than 1 year (e.g. the Students Company program). According to both teachers and school administration at Botevgrad's High School of Management and Technology, an increase of parents' interest in the school's programs have been registered since the school started implementing JAB's Virtual enterprise, Business ethics and Students company program.



Picture 2: Focus-group interview with the school administration in the National Finance and Economics Gymnasium, Sofia

During the on-site visit in Sofia, the evaluation team found out that a similar economic education project has been implemented in the high-schools by the Ministry of Education and Science since 1992. The program was developed as a joint project of the Bulgarian Ministry of Education and Science in cooperation and with the funding of the Austrian government. Unlike JAB, the Austrian project provides only one economic education program and the outreach of the Austrian program seems to be limited in comparison to JAB's. It resembles JAB's Students Company program, but is computer- based and does not

operate with real money. However, the Austrian project provides computer equipment for the schools participating in the project, which is highly valued by the schools' administrations. The schools that implement both the Austrian program and JAB's programs use the computer labs equipped by the Austrian project for teaching JAB's programs as well. The school administrations expressed their desire JAB to follow the example of the Austrian project and provide equipment for their lessons. Very often one and the same teachers teach both programs (JAB's Students Company programs and the Austrian program). Asked to compare between the two programs, those teachers place the two programs on the same foot or give more credits to JAB's Students Company program for its practical orientation, variety of programs and the good trainings for teachers. The majority of students value best the JA program because of its practical aspects and real life experience. JAB staff on the other hand sees the Austrian project as an unfair competitor that sometimes makes unauthorized use of JAB's materials and methodologies.

8. Conclusions

The summary of the major conclusions of this evaluation are organized in the order of the major findings.

1. JAB is staffed by competent and motivated individuals, managed by a very well experienced CEO. The organizational structure of JAB is adequate to support the operations and the program objectives of the organization in the short term. Staffing levels, however, are low in comparison with the large growth rate of JAB's program activities and number of schools, teachers and students involved in the programs over the last couple of years. The large number of participating schools is already interfering with JAB's ability to monitor the implementation of the programs outside the capital. The team believes that the quick expansion of JAB's programs in the country should be corresponding to the organizational capacity of the organization to handle expansion in the short and in the long run
2. JAB deserves credit for being able to establish a strategic partnership with the Ministry of Education and Science and install its economic education programs in the school curricular. It should be credited for the excellent network of supporters developed over the years. However, in spite of the very good awareness efforts in the capital, there seems to be shortage of information and knowledge related to JAB programs available to businesses outside Sofia. This deprives the program from potential support from local businesses. Stepping-up promotional events and increasing awareness among schools however might pose a significant challenge to JAB staff as they would not be able to fulfill the large amount of school applications for participation in the programs that the team believes would be submitted.

JAB is a sustainable non-for-profit organization not relying on USAID funding only. Paradox is that maybe that contribution is the main reason for future sustainability problems, if the present JAB staff reduce their effort toward local business engagement. Sustainability issue is closely related with business involvement and couldn't be seen and treated separately. Custom-tailored trainings for business companies have emerged as a good opportunity for revenue generation that may become an important source of income for the organization and should be carefully considered.

3. Overall, findings showed that the JAB programs positively changed students' beliefs, attitudes and knowledge and practices toward business and economic education. Increases in students' participation show that JAB efforts have a great impact on expanding economic education in Bulgarian schools. Students participated in the program are highly motivated to continue economic and practical business education. They are planning their future career and have a lot of new ideas for improving the present JA program. It is our team's overall impression that because of the small number of staff and so many activities and programs going on, JAB has been concentrating largely on the macro-level of its program implementation. Problems raised during our interviews show that JAB needs to reconnect with the beneficiaries of its programs – students and teachers – and monitor more closely the implementation of their programs.
4. The success and outreach of JAB depends significantly on the ability to attract and involve the private sector in JAB. Program expansion outside Sofia is largely dependent on increasing the interest and involvement of the local business community in JAB programs. The current private sector contribution is at the level of over 50 % of the total annual budget, but mostly financial contribution comes from international companies like HP, SHELL etc. Local business contribution is oriented locally with in-kind contribution as dominant. This is largely due to the fact that local

businessmen are not well informed about the JA program and have a limited knowledge about possibilities and benefits they could have from JAB participation.

5. JAB programs are very well accepted and appreciated by teachers, school administration and students. The team observation is that JAB provides a practical and much-needed hands-on economic education to a market of great demand and little supply of quality economic education programs. Because of the disproportionate demand and supply ratio, it is difficult to speak of the Austrian or other similar programs as competitors. Because of the variety of programs and the different types of side benefits which they provide (the Austrian project provides computer equipment to schools and JAB provides better trainings for teachers and greater variety of programs) the two programs are regarded as complementing rather than competing each other.

9. Recommendations

1. The quick expansion of JAB's programs in the country should be corresponding to the organizational capacity of the organization to handle expansion in the short and in the long run. In order not to threaten the quality of JAB's work in the future we recommend that JAB should gradually start hiring more staff in order to cope with the future organization's needs for increases in scope and outreach. Additional funding from USAID would be very supportive to assist the organization to expand in scope and outreach. The team recommends that JAB should continue to encourage and involve more JA graduates on voluntary basis.
2. JAB should consider program expansion outside Sofia based on increasing the interest and involvement of the local business community in JAB programs. Custom-tailored joint training with business companies have emerged as a good opportunity for revenue generation that may become an important source of income for the organization and should be carefully considered and replicated. JAB should consider identifying more JA ambassadors outside the capital and step-up its local promotional events and improving information dissemination. For these purposes, JAB may decide to engage those teachers trained by JAB, but not actually teaching JAB programs. This could be considered as a return on JAB investments.
3. The team sees as a weakness the lack of JAB long term strategic plan for the organization. The current strategic plan of the organization runs until end of 2005 and there is not a new one in place yet. According to JAB's CEO and the Board Chair the organization is currently working on the development of its next business strategy. The Board meeting in September this year is going to review and discuss about this issue. However we think that this should have been done a long time before and not waiting for the 2005 year to end. The organization should have clearly defined the written objectives and goals in the short and long run.
4. The evaluation team sees an opportunity for collaboration and partnership of JAB with the Austrian project. The Austrian program is not an eminent risk for JAB programs in Bulgaria, because of the greater demand and little supply of economic education programs. Also, JAB is well-positioned in the country, with a wide network of partners and supporters both in the country and worldwide. JAB may consider exploring the opportunities for collaboration with the Austrian program. JAB could provide trainings, methodological and other expert support. This collaboration may entail additional financial support for JAB.

APPENDIX 1. Scope of Work

For Evaluation of Junior Achievement Program in Bulgaria, June 2005

1. Introduction

In its final years of donor assistance to Bulgaria, USAID is launching a series of evaluations and reviews of selected local institutions that implement USAID-funded programs in order to assess the organizations' maturity and potential for sustainability after graduating from USAID assistance. The reviews will identify strengths and weaknesses of the USAID local partnering organizations, and will point out existing deficiencies and needs for assistance to be provided by the Bulgarian Mission to these institutions to assist them in achieving sustainability and preserving USG development program investments in Bulgaria.

The current document outlines the scope of work for the evaluation of Junior Achievement Bulgaria Foundation (JAB), a member of Junior Achievement-Worldwide (JA) and the implementer of the Young Entrepreneurial Spirit program funded by USAID/Bulgaria. The evaluation will be conducted as part of the MSI Certificate Training Program in Evaluation and will take into consideration some of JAB's evaluation priorities. This Evaluation should cover the whole program-implementation period from 1997 to present. JAB contributes to USAID/Bulgaria So 1.3 "Economic Growth and Increased Prosperity".

2. Purpose of the Evaluation

The purpose of the evaluation is to assess the prospects for long term sustainability of Junior Achievement-Bulgaria Foundation, after graduating from USAID assistance, and the impact of its entrepreneurship programs on the students' behavior and attitudes towards business. In addition the study seeks to ascertain whether the current organizational capacity of JAB can support its program objectives and what the prospects for viability in the longer of JAB are, including the level and quality of business community involvement in JAB programs.

The evaluation will assess the impact of the Students Company program as one of JAB's priorities in terms of its influence on the students' behavior and attitudes towards business and the changes the program has brought to the education methods and curricula in the schools.

The evaluation will identify sustainability and program issues and recommend appropriate actions and steps to address them, including additional assistance, if needed, to strengthen the institution and its performance.

3. Background

USAID has supported JA economic education programs for young people in many developing countries all over the world. The education programs are developed and implemented by JA through a partnership between business and education. The Junior Achievement programs were introduced in Bulgaria in December 1997 through JAB.

JAB was established in Bulgaria as a non-profit organization in 1997 with the goal to educate young people to value free enterprise, understand business and economics, develop ethical leadership, and be work force ready. The foundation implements education programs offering top-notch programs and courses in market economics and the development of the entrepreneurial spirit in the elementary, middle and high school.

JAB educational programs are incorporated in the educational curricular and offered to schools as elective subjects through a signed bilateral agreement between JAB and the Ministry of Education and Science. Implementation of each of JAB's education programs depends on the approval of the Ministry. JAB provides all program materials and training, while its corporate partners provide sponsorship and volunteer business consultants for the JA classroom. The education programs, including training materials, textbooks, etc., are franchise of Junior Achievement – Worldwide. The materials are translated into Bulgarian and adapted to the local environment. The programs are taught primarily by teachers.

JAB relations with USAID/Bulgaria

On December 12, 2003, USAID signed a one-year (ending December 31, 2004) 60,000 USD Cooperative Agreement (CA) with JAB to launch and implement a new "Young Entrepreneurial Spirit" activity as a model Global Development Alliance (GDA) initiative in Bulgaria. The goal of this new activity is to create a strong public-private partnership between JAB and the business community to support entrepreneurship training and student operated mini-enterprises in Bulgaria. By attracting private business interest in JAB activities and creating strategic alliances, JAB will foster the development of a healthy and efficient market economy in Bulgaria, fueled by ethical and entrepreneurial private sector competition.

Summary of major issues and analyses:

JA Bulgaria is at a critical stage in its organizational development. There is compelling need to adapt the organization to the fast changing environment and modernize JAB current strategy and methods of attracting supporters from the local business community. Despite the fact that JAB have a highly developed product, proven brand name, solid network of schools and teachers and established student leaders, JAB is still struggling to meet its strategic goal of sustained growth and broad program expansion.

With USAID's assistance, JAB is expecting to leverage resources, attract more private sector interest and build upon the reputation of JA in Bulgaria. With USAID/Bulgaria support and project sponsorship, more business executives and private organizations would recognize the accomplishments of JA in Bulgaria and would be willing to support JAB current programs and future endeavors.

Assumptions and Results:

The strategic goal that JAB intends to pursue with this activity primarily aims at increasing the scope of action and outreach of JAB programs in the country. To achieve this, JAB needs to first stabilize the organization and then start working towards growth and program expansion. This will be achieved by means of increasing the awareness of JAB activities throughout the local business community, thus attracting more donors and supporters. JAB expansion would further help promote entrepreneurship on a much larger scale within the student population of Bulgaria thus empowering the SME development. Furthermore, once the program reaches sustainability in an expanded state, JAB would have the unique chance to intensify its cooperation with the international JA network, which would make Bulgarian students even more compatible internationally.

The following results would be achieved on account of this activity:

- ❖ Improve JAB ability to work and promote entrepreneurship in local municipalities outside Sofia and build a stronger network in the business community at the local level. Create opportunities for students to work on municipal projects.
- ❖ Raise awareness of JAB potential for business people to work as volunteer business consultants and attract 100 more as mentors and trainers in the classroom.
- ❖ Attract new donors and supporters to JA Bulgaria both from the local and from the international business communities and to raise a minimum of \$60,000 in matching funds to the USAID support.
- ❖ Increase sponsorship and in-kind support from the business community through a series of fundraising events.
- ❖ Double the number of student-operated mini-enterprises and reach 100 student companies per year by 2005, thus creating opportunities for self-employment and small business development throughout Bulgaria.

In February 2005 the CA was extended for 1 year to December 31, 2005 and increased the estimated cost of the award by adding 50,000 USD to the initial USAID contribution. The extended YES effort is concentrated on three key components – institutional, capacity and partnership building, including further development of its program curricular and program outreach, making JAB programs available for students from 7-22 years of age. JAB program events are also supported through several sections of the US Embassy, such as the Public Affairs Office and the Commercial office, including the involvement of the US Ambassador.

4. Evaluation Questions

The evaluation will answer the following main research questions:

Is JAB structured to implement and achieve its program objectives?

1. What are the prospects of long-term sustainability of JAB's programs?
2. Have students' behavior and attitudes towards business changed as a result of the JAB activities?
3. How has the involvement of the business community in the development and implementation of JAB's program changed?
4. Have JAB programs affected changes in the education curricula?

5. Existing Performance Information Sources

1. USAID pre-Award Evaluation of JAB
2. JAB Cooperative agreement with USAID, signed December 2003
3. JAB Cooperative agreement with USAID, amendment, January 2005
4. USAID portfolio reviews of YES
5. JAB annual reports and other reports, according to the requirements of the Cooperative agreements.
6. Web-sites: www.cnsys.bg/jabg/pages; www.bizjournals.com/atlanta/stories/2004; www.ja-ye.org ; www.jaintl.org ; www.jabulgaria.org

6. Evaluation Methods

The design strategy of the evaluation will combine different approaches, such as:

- comparative evaluation where appropriate,
- develop mini-surveys based on structured questionnaires, semi-structured
- personal interviews, focus group interviews,
- review and analyze the available background and performance information.
- visits and interview with a number schools at least two outside of Sofia and two or three in the capital.
- interview government counterparts, such as Ministry of Education and Science, etc.

7. Data Collection

Unit of analysis: Beneficiaries and stakeholders: students, teachers, school principals, parents, JAB alumni, JAB staff, Ministry of Education and Science, volunteers, local business companies, international business companies, business organizations, USAID staff in charge of JAB and ect.

Data disaggregation requirements:

The evaluation shall identify:

- a) gender and urban vs. rural patterns in the changes of students behavior;
- b) urban vs. rural patterns in the teachers', principals' and parents' views of JAB's programs and their implementation;
- c) rural vs. urban patterns in the change of private sector involvement in the program.

Sample selection methods: If time and resources permit, random sampling approaches should be used where possible, i.e. students, teachers, parents, schools directors. Otherwise non-probability and convenience sampling will be accepted provided the sample is credible (i.e. there is a logical selection of the sample to be surveyed) and feasible in terms of time and effort.

Data collection methods: The team may wish to consider the following data collection techniques and instruments: structured and semi-structured questionnaires, direct observation, loosely structured interview guides, desk research.

Timing and frequency of data collection: Data will be collected between June 20 and July 1, 2005.

8. Team Composition

The evaluation will be conducted as part of the MSI Certificate Training Program in Evaluation. The evaluation team shall comprise of three USAID evaluation officers: Ms. Alma Kospiri (SME Specialist and Junior Achievement – Albania CTO at USAID/Albania); Mr. Alexander Nenkovic, Regional Manager (USAID/Serbia); and Ms. Kalina Vanova, Development Program Assistant (USAID/Bulgaria).

9. Schedule

The evaluation is expected to last from June 13 until July 21, with one week in the field:

Week 1-2: (June 13 – June 26, 2005) **Preparatory Work:** The team shall spend the first week in planning (methodology, agenda, and evaluation work plan). During this period, it is also supposed to settle on a list of interviewees (focus groups), locations to visit. A set of interview questionnaires shall also be developed. The remaining time will be spent on identifying data sources and collecting data, including initial interviews with students and teachers during the Annual Students Company Award ceremony on June 20.

Week 2: (June 27 – July 1, 2005) **Field Work:** The team shall conduct site visits to schools implementing the JAB Students Company program. This phase will include field interviews with beneficiaries and stakeholders as well as informational interviews with the JAB staff and JAB's CTO at USAID. Upon completion of field work, the evaluation team shall debrief relevant USAID officials.

Week 3, 4 and 5: (July 5 – July 21, 2005) **Report Writing:** The team shall produce a first draft of its evaluation report within 2 weeks days of completing Phase Two of the evaluation. Following internal USAID review, a final report shall be developed within another week, reflecting the Mission's comments and recommendations.

10. Deliverables Reporting and Dissemination:

- a. **Draft Evaluation Report**, not to exceed 20 pages plus annexes and an Executive Summary of not more than 2 pages.
Due: 7/21/05
- b. **Oral Presentation** of the evaluation.
Due: 8/1/05
- c. **Final Evaluation Report**.
Due: 8/12/05

11. Logistics

Travel and per diem will be covered by USAID/Bulgaria for Kalina Vanova, USAID/Serbia for Aleksander Nenkovic and USAID/Albania for Alma Kospiri. USAID/Bulgaria will provide the team with a driver and a vehicle for the field trips, as well as furnish the guest evaluators with office space and access to printers.

12. Budget

Salaries:	\$ 1,200
Transportation and travel:	
International:	\$ 800 (air round trip ticket Tirana/Albania to Sofia and back, euro 400, plus the travel cost for driving from Kragujevac/Serbia to Sofia and back)
In- Country:	\$ 2,700 (221 x 2 x 6)
Other direct costs:	\$ 500 (translation, data processing, etc.)
Total:	\$ 5,200

13. Relationship and Responsibilities

The team shall work under the technical direction of the USAID/Albania CTO for the Albanian Junior Achievement Program. The team will be responsible for arranging and coordinating all field logistics and schedules. All coordination with the Government of Bulgaria will be done through the CTO. Periodic meetings between the CTO and the Mission's Assistant Director will be held for progress monitoring and making changes in the work plan, the report outline, or the report itself. Final approval of deliverables rests with the Assistant Director.

14. Appendix:

- a. USAID pre-Award Evaluation of JAB
- b. JAB Cooperative agreement with USAID, signed December 2003
- c. JAB Cooperative agreement with USAID, amendment, January 2005
- d. USAID portfolio reviews of YES
- e. JAB reports fro USAID and JA-Europe

APPENDIX 2.

JAB EVALUATION

AGENDA

June 26 - July 1, 2005, Sofia

Sunday, June 26

13.30	Alma's arrival
17.00 est.	Alexander's arrival
19.00	Dinner and Team meeting in Kempinski Hotel

Monday, June 27

08.05	Leave Kempinski Hotel for Botevgrad
09.00 – 11.20	Visit to Professional (engineering and management) High School, Botevgrad. Meetings with the school administration, students participating in JAB programs and teachers of JAB programs.
11.30 – 12.30	Lunch in Botevgrad
12.30	Leave for Pravetz
12.50 – 15.00	Visit in Computer Technical High School, Pravetz. Meetings with the school administration, students participating in JAB programs and teachers of JAB programs.
14.40	Leave for Sofia
15.30- 17.30	USAID/Bulgaria: PCs, work areas; type notes from the meetings, etc.

Tuesday, June 28

09.00 – 09.45	USAID office: preparation for the daily meetings
09.45 – 10.30	Meeting with JAB's CTO Niki Yarmov at USAID
12.30 – 16.00	Meeting with JAB staff.

Wednesday, June 29

09.00 – 11.00	Visit to the National Finance and Economics Gymnasium, Sofia. Meetings with the school administration, students participating in JAB programs and teachers of JAB programs.
11.30 – 12.30	Meeting with Sasha Bezouhanova, General Manager, HP Bulgaria; Chairperson of JAB's Board of Directors.
13.30 – 15.30	USAID office: desk research.
16.30 – 17.15	Meeting with Vassil Dimitrov, Promotions Director, Balkan News Corporation, Media partner of JAB.

Thursday, June 30

09:00 – 10:30	USAID office: preparation for the daily meetings
11.00 – 12.00	Meeting with Sylvia Kuncheva, Chief Expert on ICT, Department General Education, Ministry of Education. Place: JAB's Office Ms. Kuncheva is responsible for approving the concentration on economic and business education in the general schools.
12.30 – 14.30	USAID office: notes taking.
13.00 – 16.30	Second round of the Annual Best Students' Company Competition, Radisson Hotel; meetings with teachers.

Friday, July 1

10.00 – 11.00	Meeting with representatives of the JAB Alumni club at USAID
11.45 – 12.45	Team lunch at USAID
12.45 – 16.30	Draft Evaluation Report

APPENDIX 3. List of reviewed JAB documentation

1. JAB Strategic Plan 2002-2005
2. Program Description “Young Entrepreneurial Spirit” – JAB
3. JA Bulgaria Plan for 2004 – 2005
4. JA Bulgaria Action Plan
5. JA Bulgaria Strategic Plan – Mission, Strategic Planning Assumptions, etc.
6. Report of Activities 2001-2003 School Year
7. Report of Activities 2003-2004 School Year
8. JAB On-Site Visit Summary Report May 2004
9. JA Worldwide Operating Agreement
10. JA Worldwide Procedures Manual for Member Nations
11. JA Worldwide Policies Manual for Member Nations
12. Program Description “Young Entrepreneurial Spirit” – JAB
13. Program Description JAB extension
14. Report No 1 Feb 2003
15. JAB’s Founding Document – Statute/By-Laws

APPENDIX: 4

QUESTIONNAIRE for STUDENTS

Please indicate:

- a. The name of the town you live in: _____
 - b. The name of your school: _____
 - c. The type/profile of your school (e.g. language school, finance gymnasium, etc.): _____
 - d. You are a: girl ☐ boy ☐
- 1) What grade are you in?
 - a. 12
 - b. 11
 - c. 10
 - d. 9
 - 2) How many years have you participated in Junior Achievement Programs?
 - a. 1 year
 - b. 2 years
 - c. 3 years
 - d. More than 3 years
 - 3) Please indicate, which of the following JA program components did you participate in?

<ol style="list-style-type: none"> a. JA Economics b. Student Company c. MESE d. Virtual Enterprise e. Manager for a Day f. TTBiz 	<ol style="list-style-type: none"> g. Globe h. Global Business Ethics i. JA Connections j. Other: (Please specify) _____
---	--
 - 4) Did you pay a fee for participating in JA program?
 - a. Yes
 - b. No
 - 5) Is the JA program taught at school or as an extracurricular activity outside the school?
 - a. At school
 - b. As an extracurricular activity outside the school
 - 6) How would you value the business skills that you personally received from participation in JA program?

<ol style="list-style-type: none"> a. 5 - very good b. 4 - good c. 3 - fair 	<ol style="list-style-type: none"> d. 2 - poor e. 1 - none
--	--
 - 7) What do you think is the most important benefit of the JA program?
Please specify: _____
 - 8) Would you suggest this course to your friends or other students across Bulgaria?
 - a. Yes
 - b. No
 - 9) Did the JA courses improve your understanding of how the market economy works?
 - a. Yes, very much
 - b. Yes, somewhat
 - c. No
 - 10) What is your opinion on the statements below: Due to my participation in the JA courses I have learned:

	Strongly agree	Agree	Disagree	Not sure
• to be responsible and to keep deadlines				
• to work independently and make decisions				
• to be self-confident				
• to work in a team and value other's opinions				
• to communicate better and express their opinion freely				
• to decide about my future profession				
• to increase practical economics skills				
 - 11) How much do you agree with the following statement: I would like to see the learning methods in JA classes used in other classes in my school.
 - a. Strongly Agree
 - b. Agree
 - c. Disagree
 - d. Undecided
 - 12) If you could change anything in the JA programs, what would be it?
Please specify: _____

APPENDIX: 5

QUESTIONNAIRE for TEACHERS

Dear Teachers,

Your school implements the Students Company Program – one of the many economic education programs developed by Junior Achievement and taught in many schools throughout Bulgaria. At the moment Junior Achievement – Bulgaria is undergoing an evaluation by USAID/Bulgaria. We appreciate the opinions of the teachers involved in the program, since they are one of the important sides in the process of program implementation. We would kindly ask you to fill in the questionnaire and return it to our representative by 4.30 pm on 20 June 2005.

Thank you for taking time to participate in our survey. Your opinion will be taken into account!

Please indicate:

- e. The name of the town you work in: _____
- f. The name of your school: _____
- g. The type/profile of your school (e.g. language school, finance gymnasium, etc.): _____
- h. You are a: man ☐ woman ☐
- i. Your age is: _____

1) How many years have you been teaching JA courses?

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

2) Do you teach JA programs at:

- a. At school
- b. As an extracurricular activity outside the school. Students pay for participation.
- c. As an extracurricular activity outside the school. Students do not pay for participation.

3) If you have been teaching JA programs for more than a year, please compare this year with the previous years:

- a. I had more students
- b. I had less students
- c. The number of student didn't change

4) Do you notice increasing of business community involvement in JA program implementation?

- a. Yes
- b. No
- c. I am not sure

If your answer is Yes, please evaluate the increase of business community involvement in the JA program implementation?

- a. Improves rapidly
- b. Improves constantly
- c. Improves slowly

5) What in your opinion stimulates the local business community to contribute in JA activities? *Please select 1 answer.*

- a. Increasing of profit
- b. Tax reduction
- c. Investing in education of missing experts
- d. Improving of local business environment
- e. Publicity
- f. Other (Specify): _____

6) Do you receive support from local business companies or the municipality in order to implement JA programs?

- a. Yes, from local businesses
- b. Yes, from the municipality
- c. Yes, from both
- d. No, neither from local business organizations, nor from the municipality
- e. I do not know

7) In your opinion, what is the role of the business companies in the teaching of economic education programs in school? *Please select up to 3 answers.*

- a. To sponsor the preparation of teaching materials.
- b. To share their business experience with the students.
- c. To sponsor the education of the students and provide job opportunities for the best.
- d. To support the teachers in their training to teach economic subjects.
- e. To provide more paid internships.
- f. I am not sure.
- g. Other (Specify): _____

8) Please indicate, which of the following JA program components is the most beneficial for the high-school students? *Please select 1 answer.*

- a. JA Economics
- b. Student Company

- c. MESE
d. Virtual Enterprise
e. Manager for a Day
f. TTBiz
- g. Globe
h. Global Business Ethics
i. JA Connections
j. Other (Specify). _____

9) Do the JA courses change students understanding of how the market economy works?

- a. Yes, very much
b. Yes, somewhat
c. No

10) How much do you agree with the following statement?

"I would like to see the learning methods in JA classes used in other classes in my school. "



Strongly agree



Agree



Disagree



Not sure

11) What is your opinion on the statements below: Thanks to their participation in the JA courses our students learned ...

	Strongly agree	Agree	Disagree	Not sure
• to be responsible and to keep deadlines				
• to work independently and make decisions				
• to be self-confident				
• to work in a team and value other's opinions				
• to communicate better and express their opinion freely				
• to decide about the future profession				
• to increase practical economics skills				

12) Based on your own experience, as a result of participation in JA programs and activities which change in students plan for future career is mostly present. *Please indicate up to 3 statements.*

- a. Instead of looking for job they will start their own business
b. Instead of looking for job they will enter a university
c. Instead of entering a university they will start their own business
d. Instead of entering a university they will start looking for job
e. Instead of starting their own business they will enter university
f. Instead of starting their own business they will start looking for job

13) On a scale of 2 to 6, where 6 means excellent and 2 means poor, how would you evaluate the improvement of next practical skills among your students, as a result of JA trainings/events:

	6	5	4	3	2
Speaking in front of a group					
Solving problems					
Creative thinking					
Decisions making					
Managing a team					
Team working					
Leadership exercising					
Negotiating					
Computer using					
Working with people from different countries					
English language					
Making presentations					

14) Are you using the new teaching methods, learned through JA courses, for other subjects?

- a. Yes
b. No

15) Do you discuss the new teaching methods, learned through JA courses, with your colleagues?

- a. Yes
b. No

16) How did your role as a JA teacher affect your own career? *Please indicate up to 3 statements.*

- a. I would like to receive additional training in order to improve my skills as a JA teacher.
b. The training increased my qualification.
c. I am thinking of looking for a new job.
d. I would like to start my own business.
e. It causes problems for me at the workplace.
f. I started working on other JAB projects.
g. It motivated me to keep my job as a teacher.
h. Other (Specify). _____

APPENDIX: 6

QUESTIONNAIRE for PARENTS

Dear Parent,

Your child participates in the Students Company Program – one of the many economic education programs developed by Junior Achievement and taught in many schools throughout Bulgaria. At the moment Junior Achievement – Bulgaria is undergoing an evaluation by USAID/Bulgaria. We appreciate the opinions of the parents, since they are one of the important sides in the process of program implementation. We are kindly asking you to complete this questionnaire and return it to USAID by 25 June 2005 through regular post using the stamped envelope provided for the purpose. We appreciate your time and involvement. Thank you!

Please indicate:

The name of the town you work in: _____
 The type/profile of your school (e.g. language school, finance gymnasium, etc.): _____
 Your profession is: _____
 You are a: man ☐ woman ☐

- 1) How long has your child participated in the Students Company program?
 - a. 1 year
 - b. 2 years
 - c. More
 - d. I am not sure
- 2) Are the programs taught at school or as an extracurricular activity outside the school?
 - a. taught at school
 - b. taught as an extracurricular activity outside the school with a monthly membership fee
 - c. taught as an extracurricular activity outside the school without a monthly membership fee
- 3) Would you encourage your child to pursue a business career in Bulgaria or abroad?
 - a. Yes, I would encourage my child to pursue a business career in Bulgaria
 - b. Yes, I would encourage my child to pursue a business career abroad
 - c. Yes, I would encourage my child to pursue a business career no matter where
 - d. No, I would not encourage my child to pursue a business career
- 4) Would you suggest to your friends and their children from other schools to take the JA courses?
 - a. Yes b. No c. I am not sure

If No, please explain why not: _____
- 5) Do you consider that economic educational programs (such as the Students Company program) encourage youth employment in your region and in the country as a whole?
 - a. Yes b. No c. I am not sure
- 6) Did you notice any positive changes in your child's understanding of business after her/his participation in the JA course?
 - a. Yes b. No c. I am not sure
- 7) How seriously, in your opinion, did your child treat the JA Students company program?
 - a. Very seriously
 - b. Seriously
 - c. Not seriously
 - d. Indifferently
 - e. I am not sure

- 8) Do you agree with the following statements: "Due to his/her participation in the JA courses my child learned ..."

	Strongly agree	Agree	Disagree	Not sure
• to be responsible and to keep deadlines				
• to work independently and make decisions				
• to be self-confident				
• to work in a team and value other's opinions				
• to communicate better and express their opinion freely				
• to decide about the future profession				
• to increase practical economics skills				

- 10) Please list other achievements of your child, which in your opinion, are the results of participation in JA Students Company program (i.e. winning competitions, contests, some of your success stories, etc.)

Please, specify: _____

APPENDIX: 7.

**QUESTIONNAIRE
for Business Companies Members of JAB club**

Company Name:	
Company type	International ? Local ?
Place	

How many years have you been member of JAB Club?

Please fill the following table:

JAB Club level/history	Fee (\$)	2005	2004	2003	2002	2001	2000
Chairman's Club	>2,500						
Director's Club	1,000-2,500						
Manager's Club	500 – 1,000						
Patron's Club	<500						
Adopt a Class Program	365/class						

Your position in the Company	
------------------------------	--

1. How did you get involved in the JAB programs?
 - a. I was contacted by JAB representatives
 - b. I was advised to participate by other Companies/business friend
 - c. Other way: _____
2. How long have you been involved?
3. What is your involvement in the program and how has that changed over the year?
4. DEPENDS ON Q3: Do you plan any changes in the amount of involvement in the JAB next year
 - a. The amount will be the same
 - b. The amount will be increased
 - c. The amount will be decreased
 - d. We have not plans for further involvement
5. What was the motivation for your Company to get involved?
 - a. **Increasing of profit**
 - b. **Tax reduction**
 - c. **Investing in education of missing experts**
 - d. **Improving of local business environment**
 - e. **publicity**
 - f. **Other** _____
6. Do you see any benefits to your Company from the JAB involvement?
If yes: Please explain or describe them?

7. Have there been benefits from JAB involvement that were not expected
If yes: Please explain or describe them?

8. What is the role of the business companies in teaching economic education programs in school? *Choose one to three answers.*
 - a. The business provides funds necessary for function of JA program.
 - b. Successful businessmen share their work experience with the students.
 - c. The business sponsor students in their studies and ensure job placements for the best students.
 - d. To provide support for training teachers to teach business subjects
 - e. To provide volunteers/lectors to share work experience in the classroom
 - f. To provide more paid internships for economics students in the summer
 - g. To support JAB in developing teaching materials that should be used in the classroom
 - h. I am not sure
 - i. Other: _____
9. Do you think there are any weaknesses in program implementation?
If yes: Please explain or describe them?

APPENDIX: 8

FOCUS-GROUP INTERVIEW QUESTIONS

Target group: TEACHERS

1. How did you hear about JA and what motivated you to become a teacher?
2. How useful was the JA training you received? What new teaching methods did you learn – e.g. participatory, etc.? Was it enough?
3. Are you applying the new teaching methods now? How are they received by the students? (*Are students more attentive? Are they participating more in the discussions?*) Can you give us an illustrative example?
4. Do you share your new teaching methods with other colleague teachers in the school? Why?
5. How does the school administration support you?
6. How do you think the students attitudes towards business have changed as a result of the JA programs?
7. Other comments/ suggestions?

Target group: SCHOOL ADMINISTRATION

1. Why did you choose the JA programs? What were your expextations?
2. Do you see the changes you expected? Why?
3. Do you notice changes in the students participating in the JA programs? How would you compare them with other students not participating in the JA programs?
4. Do you notice changes in the teaching methods in your school as a result of JA programs being implemented in the school? Why?
5. What is the sustainability of the JA program in the school? What kind of support do you need to implement the JA programs?
6. Is there a restriction for students and teachers to participate in the programs? Do you feel the need for more economic training programs in the school curricular and in your school?
7. Other comments/ suggestions?

Target group: STUDENTS

1. Are JA programs offered as electives or compulsory subjects at school?
2. Why and how did you decide to join the JA programs? Why did you decide to join the Students Company program?
3. Have you ever thought about starting your own business BEFORE joining the JA program Students Company? YES/NO Why?
4. How do you feel about starting your own business in the future (after school, after university) AFTER joining the JA program Students Company? Why?
5. As a result of your participation in the JA programs have you started any other extracurricular activities? Do you think you need to improve on any of your skills?
6. What skills are necessary to be a successful businessman?
7. What makes a business successful?

Target group: BOARD MEMEBRES

1. What are JAB's long-term strategic goals and plans?
2. What are the financial prospects for long-term sustainability?
3. How has the involvement of the local and international business in the JAB programs changed throughout the years?
4. What is the motivation for the business to participate?
5. What is the role of the Board of Directors in the strategic development of JAB?
6. What is the role of the Executive Director in the strategic development of JAB?
7. Do you think there are any weaknesses in the implementation of the JAB programs?

APPENDIX: 9

List of Interviewees

1. Ivan Arsov, Director, National Finance Gymnasium, Sofia
2. Niki Yarmov, USAID CTO for JAB
3. Milena Stoycheva, JAB's CEO
4. Milka Semova, JAB Program director
5. Iliana Ruseva, JAB Office manager
6. Violeta Minkova, JAB Program coordinator/Communications
7. Mita Georgieva, JAB Program development consultant/Trainer
8. Sasha Bezouhanova, General Manager, HP Bulgaria; Chairperson of JAB's Board of Directors
9. Vassil Dimitrov, Promotions Director, Balkan News Corporation, Media partner of JAB
10. Sylvia Kuncheva, Chief Expert on ICT, Department General Education, Ministry of Education
11. Kristina Shoheva, JAB Alumni member
12. Biliانا Hristova, JAB Alumni member
13. Svetoslav Kunchev, JAB Alumni member
14. Genadii Tutovski, "ATA Computers Company" Owner, Botevgrad

The lists of students interviewed is scanned and attached separately.